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ABSTRACT

During the farm crisis of the 1980s, many midwestern farm families suffered financial distress, but by 1989 an uneven financial recovery was under way. This report summarizes data collected from 192 Missouri farm operators (a 21% response rate) and 166 spouses (an 18% response rate) as part of a large survey conducted in 12 North Central states. The purpose of the survey was to identify farm families' adaptation pattern, information and educational needs, and opinions on rural development. Operators had an average age of 55.4 years. About 22% of farmers and 20% of spouses had some postsecondary education. In 1988, 5% of respondents had negative net family income, while 43% had family incomes between $1.00 and $19,999. About 89% of farms contained less than 500 acres. Most respondents believed that, over the last 5 years, local services, facilities, and quality of life factors had improved or stayed about the same; about 30% saw improvements in adult education opportunities and quality of schools. About 57% believed that financial conditions for farmers had gotten worse, and about 42% thought that conditions would continue to deteriorate. Most farmers responded to hard times by postponing major purchases or using savings for living expenses; 30% decreased savings for their children's education. About half of farmers and a third of spouses worked off the farm; 9% had participated in vocational education or retraining, but most thought it was unhelpful. Highly rated information and training needs were concerned with using new technologies and appropriate conservation techniques and reducing costs through low-input farming. Spouses were highly involved in farm operations and decisionmaking. This report contains 15 data tables. (SV)

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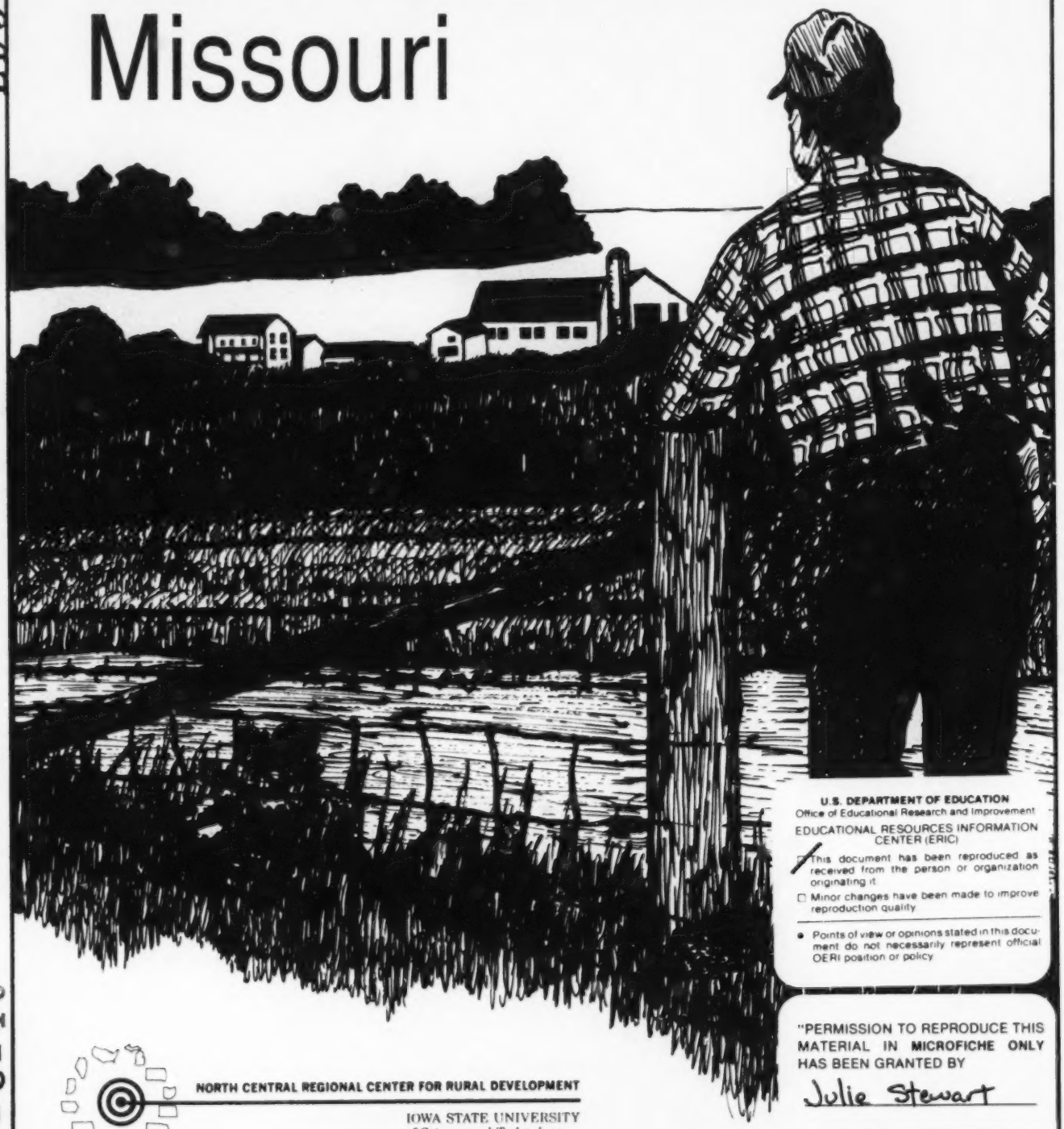
Farm Family Adaptations to Severe Economic Distress:

Missouri



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Farm Family Adaptations to Severe Economic Distress: Missouri

Results of the 1989 Regional Farm Survey

Daryl Hobbs and Tanna Klein

August 1990

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Preface

The 1980s brought much change to rural America. Profound changes occurred in farming. As new technology was adopted, farm numbers continued to decline and many farm families found themselves struggling against low commodity prices. In addition, financial distress gripped many farm families. As interest rates soared, farm assets declined and farm incomes plummeted. The farm crisis during the 1980s was undoubtedly one of the darkest moments in the history of the Midwest.

However, as the 1980s drew to a close, many farm families' financial positions improved and much of rural America experienced a recovery. As a result of the differential impact of the farm crisis and the uneven financial recovery, this study of farm families was undertaken as a way to assess the socioeconomic status of farm families in the Midwest.

Financial support for the project was provided by the North Central Regional Center for Rural Development as part of the regional research project NC-184. Cooperating in the study were the land-grant universities and the Agricultural Statistics Services in each of the North Central states. The data collection was conducted through a cooperative agreement between Iowa State University and the Iowa Department of Agriculture and Land Stewardship, Agricultural Statistics Service. The primary objective of the study was to assess the socioeconomic conditions of farm families in the region and provide an overview of needed research and extension activities to assist farm families.

The authors wish to acknowledge the valuable technical assistance provided by Julie Stewart and Kristi Hetland of the North Central Regional Center for Rural Development. Jacqueline Fellows, department of sociology, Iowa State University, provided much assistance in the data management and analysis.

Results of the 1989 Regional Farm Survey: Missouri

Daryl Hobbs and Tanna Klein

This report summarizes data collected from a sample of Missouri farm families as part of a larger study conducted in the 12 North Central states of Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, Ohio, North Dakota, South Dakota and Wisconsin. This survey was conducted through the cooperation of the Missouri Agricultural Experiment Station and the U.S.D.A. Statistical Reporting Service, Missouri State Office, with funding from the North Central Regional Center for Rural Development.

The purposes of the survey were to:

- Identify what adjustments farm families made during the 1980s in response to the farm crisis.
- Identify information and educational needs of farm families.
- Assess farm families opinions about several important agricultural and rural development issues.

Methodology

In February 1989, a statewide random sample of 900 farm operators and spouses was contacted. A packet with two questionnaires was sent--one for the farm operator and one for the spouse. One set of questions was answered by both operator and spouse; other questions were answered only by the operator or only by the spouse. There were 192 operator surveys returned for a response rate of 21.3 percent, and 166 spouse surveys returned for a response rate of 18.4 percent. No phone surveys were conducted in Missouri.

Results

Personal characteristics of operators and spouses conformed reasonably well to the median for the Missouri farm population as reflected in the 1987 Census of Agriculture and the 1980 Population Census. The 1987 Census of Agriculture reported a median age of 52.9 for Missouri farmers, up from 51.0 in 1982. Responding spouses were, on average, somewhat younger than farm operators. According to 1980 census data, 36 percent of Missouri nonmetropolitan adults had not completed high school, 41 percent were high school graduates, and 13 percent had taken some college work. However, since those data are nearly 10 years old and educational attainment of adults has been improving (largely because the oldest population is the least well educated), it is reasonable to assume that the educational attainment of the sample is representative of Missouri's 1989 nonmetropolitan adult population (age 25 and over).

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Since Missouri has a disproportionately large number of small, part-time farms that are principally dependent on off-farm income, either a job or retirement, it is reasonable to expect that family income would closely approximate the non-farm income distribution for nonmetropolitan counties, and that is the case. Median family income for a majority of rural Missouri counties in the late 1980s was in the $20,000 to $25,000 range. The family income as reported by responding spouses was substantially below that reported by operators.

The number of acres farmed by respondents did not differ dramatically from the distribution of farms by acreage from the 1987 Agriculture Census. The sample was somewhat over-representative of the median size category (180-499 acres) and correspondingly somewhat under-representative of the larger and smaller acreage categories.

With regard to gross farm sales, the respondents reflected a distribution similar to acreage. The respondents were somewhat over-representative of the sales categories in excess of $10,000 and under-representative of the smallest sales category.

Because of the relatively small proportion of full-time commercial farms in Missouri, the decision was made to increase the size of the sample to ensure obtaining a sufficient number of commercial farms to allow for some meaningful statistical analysis. It appears that strategy was successful along with the self-selection that occurred among the respondents. It is of probable benefit to the analysis to have a less than proportional number of respondents in the "under-$10,000" sales and "under-50" acre categories.

Community and Economic Conditions

Improvement in shopping facilities received the greatest acknowledgement among respondents. Beyond that item, no more than 31 percent of respondents perceived improvement in other categories of community services. The two that received that level of perceived improvement were quality of schools and police and fire protection, followed closely by adult education opportunities. It is somewhat ironic that in the context of state and national alarm about school performance, only 14 percent of the respondents believed that the quality of their schools had deteriorated. Other surveys produced corroborating results--generally rural residents were satisfied with the quality of their schools and perceived them to be equal, or superior to, the quality of urban schools.

Farm operators, however, perceived a greater deterioration in the financial conditions of farmers and the businesses that served them. Fifty-seven percent of the respondents believed the financial conditions of farmers had deteriorated over the past five years and 36 percent expressed the same observation about agribusiness firms in their area. Although respondents believed the financial conditions of farmers in general had declined, only one-half as many believed that the financial condition of their own farm had declined.

Quality of Life

Overall, farm operators and their spouses shared similar views about their family's future, the future of farming and the quality of life in their communities and neighborhoods.

Neither operators nor their spouses were especially optimistic about the future of farming. More than one-half believed that during the next five years economic conditions of farmers would become worse. Nearly one-third of both believed that their own financial conditions had deteriorated over the past five years. Forty-one percent of both, however, believed their financial condition had improved. Putting these together, nearly three-fourths of the operators but only two-thirds of the spouses were as satisfied or more satisfied with farming than they had been.

Operators were somewhat more inclined than spouses to report that "neighboring" had declined over the past five years.

An observation that emerges from Tables 3 and 4 is that the operators and their spouses were not very optimistic for improvements in the financial condition of farmers in general, but they were less pessimistic about their own futures and their own quality of life.

Farm Family Adjustments

A significant percentage of the respondents reported that their families had made adjustments in their pattern of expenditure and lifestyle because of financial need during the past five years. Topping the list was postponing major household purchases (55.3 percent), followed closely by the use of savings to meet living expenses (53.7 percent). Nearly equal numbers mentioned taking off-farm employment (47.6 percent), cutting back on charitable contributions (47.1 percent), changing transportation patterns to save money (44.7 percent), changing food shopping and eating habits, and watching household utility expenses. Less than one-fifth of the respondents reported falling behind with their bills, borrowing money from friends or relatives, and postponing their children's education.

The general pattern that emerged was one of families taking a number of short-term measures to weather the financial hardships. Some of the measures, such as operators (48 percent) and/or spouses (35 percent) taking off-farm employment, were possible contributors to the improved financial position of the family reported by 41 percent of operators and spouses (Table 4).

Of the 45 percent of operators that reported work off the farm in 1988, nearly 83 percent reported working full time. One-third of the spouses reported off-farm work in 1988 and two-thirds of those were employed full time.

There was clearly a trade-off between off-farm work and the size of the farm operation. Eighty-one percent of the operators reported having reduced the total number of acres operated between 1984 and 1988. Most of that reduction came as a result of cutting back on the number of acres rented, although 25 percent did apparently sell land during that period to reduce the size of the operation. Correspondingly, 42 percent of the operators reported decreasing the number of hours worked on the farm and 26 percent reported a reduction in family labor.

Risk Reduction Behaviors

Just as one-half or more of the operators reported making adjustments in their family living patterns to adapt to their reduced farm income, at least 70 percent of all respondents reported risk

reduction behaviors in their farming operation. The most dramatic of these was the 12 percent who reported having quit farming.

The most frequently reported adjustments involved more careful farm management, reduction of debt, diversifying their operations (especially adding livestock enterprises), and postponing major equipment purchases and/or sharing machinery and equipment. In general, the pattern of responses that emerged involved consolidation of operations and generally "running a tighter ship." Most expected to continue those measures into the future, except for the 25 percent who intended to either quit or retire from farming during the next three years.

Participation in Government Programs

Federal government commodity programs claimed the highest percentage of participation among respondents (51 percent--although responses on this item were only obtained from 76 percent of the respondents. Adjusted for response rate, only 39 percent of the 192 respondents participated). Following closely behind in rate of participation was the 1988 Drought Assistance Act (43 percent of 144 respondents). About 9 percent each took advantage of Chapters 11 and 12 debt reorganization and restructuring, although those that did described it as of no help. About 10 percent took advantage of each of the following public assistance, counseling and training services--vocational training, JTPA programs, mental health counseling, food stamps, fuel assistance, income assistance, and financial analysis and counseling. About 16 percent qualified for unemployment benefits. It is of interest that few of those who took advantage of those programs and benefits thought they were of much help.

Information and Training Needs

In general, fewer than one-half of the respondents believed they had a moderate to great need for additional information and training to continue in farming during the next five years. The greatest perceived need for information and training concerned using new technologies as they become available (58 percent indicated a moderate to very high need for such information). Following in order were those indicating a need for information concerning: reducing production costs through low-input farming methods (52 percent); using appropriate conservation techniques (51 percent); marketing skills (47 percent); and using new machines and chemical inputs to increase production (45 percent). The largest number indicating a high or very high need for new information (24 percent) concerned reducing production costs through low-input farming methods.

Spouses' Involvement in Farm Operation

The most frequently performed farm and household related duties of spouses were doing household tasks and/or child care (88 percent), taking care of vegetable garden and/or animals for household consumption (57 percent), and bookkeeping and maintaining farm records (54 percent). For only three items--marketing farm products, purchasing major farm supplies and equipment, and supervising the farm work of others--did fewer than one-half of the spouses report never performing those duties.

Well over one-half of the spouses reported no change in the amount of time spent on each of the duties. However, for all but one item, spouses who indicated change in the amount of time spent indicated that time devoted had decreased. Especially large decreases were reported for doing field work and caring for farm animals. For only one item--bookkeeping and maintaining records--did as many as 20 percent of the spouses indicate an increase in the amount of time spent. That is noteworthy in light of previous indications that operators had become more concerned about careful management.

Family Decision-Making Behavior

For the decision-making items included in Table 12, the norm was for shared decision-making between operator and spouse although farm marketing and production decisions were more often made by the husband alone. Only in the case of purchasing major household appliances did more than a couple percent of the spouses indicate sole decision-making responsibility.

Pressures Experienced by Spouses

The majority of spouses reported experiencing pressures of various kinds, although for most of the respondents these pressures were perceived as occasional rather than daily. However, 26 percent of the spouses indicated a daily feeling of pressure in balancing work and family responsibilities. This should be interpreted in the context of more than one-third of the spouses reporting being employed outside the home. Twenty-one percent of the spouses also reported feeling daily pressure associated with lack of control over weather and commodity prices. Twelve percent reported daily pressure concerning debt and debt-servicing problems.

Coping Strategies Used by Farm Spouses

Participation in church activities was the most frequently reported coping strategy. The personal strategy of reminding oneself of the good as well as some of the negative features of farming was reported by one-third of the spouses. The most frequently reported strategies were those that were personal attempts to put one's situation into a larger or comparative context. Seeking support from friends and/or ministers at least quite a bit, was reported by nearly 30 percent of the respondents.

However, denial and self-destructive strategies were also reported with some substantial frequency. For example, 44 percent reported trying to keep their feelings to themselves a great deal or quite a bit. At least 20 percent reported refusing to think about problems, keeping them secret from others, lowering expectations, and wishing the situation would go away. Use of drugs and medication were reported as used at least quite a bit by 10 percent.

Participation in Farm and Local Organizations

Respondents to the survey were not very active in organizations. Twenty percent of the operators reported being members of a farm supply organization and 16 percent reported belonging to a general farm organization. However, an equal number reported having belonged

to a general farm organization in the past but were not now members. Spouses were less active than operators in all categories of organizations.

Summary

Missouri ranks third among the states in the number of farms largely because of the prominence of small, part-time farms. The 1987 Census of Agriculture reports 106,000 Missouri farms, of which 53 percent reported gross farm sales of less than $10,000; 83 percent reported gross farm sales of less than $50,000. A combination of off-farm employment opportunities near metropolitan areas, coupled with rural industry in southern Missouri and that region's attractiveness as a retirement area, have been most responsible for the numerical prominence of small farms.

For that reason, a larger sample was drawn for Missouri in an effort to obtain a sufficient number of family size and commercial farms to enable analysis. The prominence of small part-time farms appears to have contributed to a relatively low response rate; numerous blank questionnaires were returned accompanied by a statement that the recipients did not really consider themselves to be farmers, or were "retired."

The survey makes clear that the period from 1984 to 1989 was a time of adjustments for Missouri's smaller farm families. Those making the most dramatic adjustment--leaving farming--were obviously not included. But for those who had remained, the most frequently reported adaptations were attempts to improve farm and financial management, consolidation and reduction of loans and debts, and postponing purchases. The most significant adaptation, and the one that seemed to affect interpretation of the results most, was seeking and obtaining off-farm employment by both operators and spouses.

Despite the lower response from the smallest of farms, the Missouri sample was most representative of part-time farms and the smallest of family farms (sales of less than $100,000). Forty-five percent of the responding operators and 33 percent of the responding spouses reported off-farm employment, and most of those reported working off the farm full time. Indeed, seeking off-farm employment was one of the major risk-reduction behaviors (44 percent) reported by operators during the 1984-1988 period; 48 percent of the respondents reported having taken off-farm employment during the preceding 5 years and 35 percent of the spouses were reported to have done so.

This prominent adaptation provided a basis for interpretation of the 41 percent of both operators and spouses who reported that their family finances had improved during the preceding five years, compared with 30 percent who reported their financial condition had deteriorated. Off-farm work was also a likely contributing factor to "problems of balancing work and family responsibilities" being the most frequently reported family stress factor. The prevalence of off-farm work may also provide an explanation for the seemingly very low level of participation in community, social and farm organizations by both operators and spouses.

The prominence of smaller farms and off-farm work in the sample contributed as well to understanding the modest and low level of participation in various government programs.

Although one-half of the sample reported participation in the agricultural commodity programs, only about one-third of the participants reported the programs as having been a lot of help. With the exception of the 1988 Drought Assistance Act, participation in other programs and forms of government assistance was negligible. It appears that Missouri respondents depended more on their own and family adjustments.

Table 1. Comparison of respondents' personal characteristics to personal characteristics of total farm population in Missouri

Personal characteristics	Sample of operators	Sample of spouses	Farm population*
Average age, years	55.4	51.4	52.9
		Percent	
Under 25	0.5	0.6	1.9
26-34	6.0	11.1	11.1
35-44	17.7	18.2	18.1
45-49	10.7	15.6	10.6
50-54	11.9	14.9	10.8
55-59	10.7	9.1	11.5
60-64	15.6	11.0	11.5
65-69	10.8	9.1	9.6
70 +	16.1	10.4	14.9
Average years of education		Percent	
1-8	22.3	12.9	N/A
9-12	57.5	65.8	N/A
13-16	17.5	13.5	N/A
17 +	4.3	6.5	N/A
Net family income		Percent	
Loss	5.3		N/A
$1-$9,999	12.4		N/A
$10,000-$19,999	30.8		N/A
$20,000-$29,999	18.9		N/A
$30,000-$39,999	14.8		N/A
$40,000-$49,999	8.3		N/A
$50,000-$59,999	4.1		N/A
$60,000-$69,999	1.2		N/A
Over $70,000	4.1		N/A

* Missouri, USDC, 1987, Census of Agriculture

Table 2. Comparison of respondents' farm characteristics to farm characteristics of total farm population in Missouri

Farm characteristics	Sample of operators	Missouri farm operators population[a]
Average farm size, acres	Percent	
1 to 9	2.5	4.7
10 to 49	11.6	16.0
50 to 179	31.3	35.3
180 to 499	43.6	28.7
500 to 999	9.8	10.8
1,000 +	1.2	4.6
Gross farm sales	Percent	
Less than $10,000	41.2	53.1
$10,000 to $39,999	33.5	27.1
$40,000 to $99,999	14.1	11.4
$100,000 to $249,999	10.0	6.4
$250,000 to $499,999	0.0	1.5
$500,000 or more	1.2	0.5

[a] Missouri, USDC, 1987 Census of Agriculture

Table 3. Farm operators' opinions on changes in local services, facilities and economic conditions

Category	Improved	Remained the same	Gotten worse	Uncertain	Not available	Number of respondents
			Percent			
Shopping facilities	44.4	34.8	17.1	3.2	0.5	187
Quality of schools	31.0	48.7	14.4	5.9	0.0	187
Police and fire protection	30.6	56.5	8.1	4.3	0.5	186
Adult education opportunities	29.7	50.3	3.8	11.9	4.3	185
Banking services	25.3	57.0	17.7	0.0	0.0	186
Farm's financial condition	21.9	48.1	28.9	1.1	0.0	187
Health care services	20.9	51.9	21.9	4.8	0.5	187
Job opportunities	19.9	37.1	36.0	5.4	1.6	186
Opportunities for entertainment and recreation	19.6	53.3	20.1	4.3	2.7	184
Current financial condition of farmers	15.1	23.8	56.8	3.2	1.1	185
Child care facilities	14.6	45.4	9.7	22.2	8.1	185
Current financial condition of area lenders	14.6	49.7	22.2	9.2	4.3	185
Current financial condition of area agribusiness firms	13.4	35.3	35.8	12.3	3.2	187

Table 4. Farm operator and spouse opinions on quality of life in their communities

Opinions	Become better		Remained the same		Become worse	
	Op	Sp	Op	Sp	Op	Sp
	Percent					
Your family finances in past 5 years	40.5	40.6	28.9	27.5	30.5	31.9
Quality of life for your family in past 5 years	37.6	33.3	46.6	44.7	15.9	22.0
Overall economic condition of farmers in next 5 years	20.7	20.8	37.0	24.8	42.4	54.4
Likelihood you will continue to farm for at least the next 5 years	25.9	17.9	49.7	59.0	24.3	23.1
Your financial situation compared to farmers in your area	28.2	24.8	53.2	54.2	18.6	21.0
Your satisfaction with farming	22.3	14.1	50.5	53.2	27.2	32.7
"Neighboring" over the past 5 years	13.4	14.6	58.6	63.9	28.0	21.5
Neighbors helping each other over the past 5 years	17.6	19.6	52.4	55.1	30.0	25.3
Things you have in common with people in your community	19.0	17.5	65.1	71.2	15.9	11.2

Op = Operator (N=192)
Sp = Spouse (N=166)

Table 5. Farm family adjustments reported by operator as made in 1985-1989 because of financial need

Adjustments	Yes	No	Number of respondents
	Percent		
Postponed major household purchase(s)	55.3	44.7	190
Used savings to meet living expenses	53.7	46.3	190
Took off-farm employment	47.6	52.4	187
Cut back on charitable contributions	47.1	52.9	191
Changed transportation patterns to save money	44.7	55.3	190
Changed food shopping or eating habits to save money	44.0	56.0	191
Reduced household utility use, such as electricity, telephone	43.9	56.1	189
Postponed medical or dental care to save money	37.7	62.3	191
Spouse took off-farm employment	34.8	65.2	178
Sold possessions or cashed in insurance	31.7	68.3	189
Decreased money saved for children's education	30.3	69.7	175
Purchased more items on credit	26.5	73.5	189
Canceled or reduced medical insurance coverage	24.7	75.3	190
Let life insurance lapse	22.6	77.4	186
Fell behind in paying bills	19.6	80.4	189
Borrowed money from relatives or friends	17.9	82.1	190
Postponed children's education	9.4	90.6	170

Table 6. Off-farm employment of operator and spouse in 1988

Hours per week	Operator		Spouse	
	Number	Percent	Number	Percent
1-9	1	1.2	3	4.7
10-19	5	5.8	5	7.8
20-29	1	1.2	7	10.9
30-39	8	9.3	5	7.8
40 +	71	82.6	44	68.7
Average hours per week	44.8		33.0	
Number of respondents	86		64	

Table 7. Changes in farm operation reported by farm operator--1984 and 1988

Changes	Increased	No change	Decreased
		Percent	
Acres owned	18.2	57.3	24.5
Acres rented	8.3	14.6	77.1
Total acres operated	8.3	10.9	80.7
Operator hours worked on farm	11.5	46.9	41.7
Percent family labor on farm	14.1	59.9	26.0

Table 8. Farm operators' report of risk reduction behaviors for 1984-1988 and behaviors planned for 1989-1993

Adjustments	Changes made 1984-1988		Changes planned 1989-1993		
	Yes	Number of respondents	Yes	Maybe	Number of respondents
	Percent		Percent		
Postponed major farm purchase	69.4	173	39.5	22.4	152
Paid closer attention to marketing	68.4	177	56.1	12.3	155
Reduced long-term debt	60.1	168	47.7	10.6	151
Reduced short-term debt	57.0	165	45.6	8.8	147
Kept more complete financial records	56.3	176	51.3	7.6	158
Shared labor or machinery with neighbors	50.8	177	38.3	13.6	154
Diversified farm by raising livestock	46.5	172	33.6	15.1	152
Sought off-farm employment	43.9	173	30.1	9.8	153
Reduced expenditures for hired help	42.6	169	32.0	8.7	150
Reduced machinery inventory	26.7	176	16.1	11.6	155
Rented fewer acres	22.7	172	18.1	8.4	155
Rented more acres	19.4	170	14.3	14.9	154
Bought additional land	18.8	176	10.8	20.9	158
Bought crop insurance	18.8	176	14.7	11.5	156
Retired from farming	16.8	179	15.0	14.4	160
Diversified farm by adding new crops	15.7	178	10.1	31.6	158
Changed from cash rent to crop share	13.5	171	9.8	7.2	153
Sold some land	12.4	177	4.4	10.1	158
Started a new business (not farming)	11.9	176	8.2	12.7	158
Quit farming	11.9	176	9.9	17.4	161
Used futures markets to hedge prices	11.5	174	10.8	9.6	157
Sought training for new vocation	8.5	176	8.3	12.1	157
Transferred land back to lender	4.0	173	1.9	3.9	155

Table 9. Farm operators' report of participation in government programs and their opinions on how helpful the programs were

Programs and laws	Participated			Did not participate				Number of respondents
	No help	Some help	A lot of help	Not needed	Did not qualify	Not available	Did not know about	
	Percent			Percent				
Federal government commodity programs (Feed Grain, Dairy Support)	4.1	31.5	15.1	27.4	16.4	2.1	3.4	146
1988 Drought Assistance Act	6.9	22.2	13.9	38.9	14.6	1.4	2.1	144
Loans from FmHA	8.6	5.7	6.4	62.1	12.1	2.1	2.9	140
Conservation Reserve Program (CRP)	5.0	10.7	4.3	47.1	24.3	2.1	6.4	140
Unemployment benefits	6.4	7.1	2.9	73.6	7.9	0.0	2.1	140
Federal All-Risk Crop Insurance	7.2	10.1	2.2	63.8	10.9	1.4	4.3	138
Income assistance (AFDC, SSI)	8.0	1.4	1.4	72.5	8.7	0.0	8.0	138
Chapter 11 bankruptcy (debt reorganization)	7.9	0.7	0.7	82.7	5.8	0.0	2.2	139
Chapter 12 (debt restructuring for farmers)	8.6	0.0	0.7	79.1	5.8	0.0	5.8	139
Financial analysis or counseling by extension service	8.0	1.4	0.7	76.8	2.2	0.7	10.1	138
Farmer/lender mediation service	9.5	2.2	0.0	71.5	5.8	1.5	9.5	137
Mental health counseling for yourself or family member	9.3	2.1	0.0	81.4	1.4	1.4	4.3	140
Food stamps	9.2	1.4	0.0	78.0	8.5	0.0	2.8	141
Fuel assistance	7.8	2.8	0.0	75.2	7.1	0.7	6.4	141
Vocational retraining/ education program for self or family member	7.2	2.2	0.0	77.7	2.2	2.2	8.6	139
Job Partnership Training Act or other off-farm job search assistance program	7.2	0.7	0.0	80.4	2.2	0.7	8.7	138

Table 10. Farmers' opinions on their information and training needs to continue farming in the next five years

Category	Need					Number of respondents
	None	Low	Moderate	High	Very high	
	Percent					
Reducing production costs through low-input farming methods	33.5	14.5	27.7	13.3	11.0	173
Available government assistance	45.6	16.0	21.3	7.1	10.1	169
Using new machines and chemical inputs to increase production	39.5	15.7	29.1	7.6	8.1	172
Bookkeeping and financial systems	45.9	14.7	22.9	9.4	7.1	170
Using appropriate conservation techniques	34.5	14.4	29.9	14.4	6.9	174
Using new technologies as they become available	28.5	13.4	37.8	14.0	6.4	172
Diversifying farm operation by adopting new crops and livestock	43.6	19.2	23.8	8.1	5.2	172
Processing farm products on farm before selling	61.4	17.5	12.3	4.1	4.7	171
Marketing skills	38.9	14.3	26.3	16.0	4.6	175

Table 11. Farm spouses' report on types of farm duties and changes in the amount of time spent on these duties

Duties	Perform these duties					Time spent on these duties			
	Always	Sometimes	Never	Not done	Number of respondents	Increased	Stayed the same	Decreased	Number of respondents
	Percent					Percent			
Household tasks and/or child care	88.2	8.7	2.5	0.6	161	16.9	67.6	15.5	142
Took care of a vegetable garden or animals for family consumption	56.5	32.3	7.5	3.7	161	12.7	64.1	23.2	142
Bookkeeping and maintained records	54.0	24.2	16.8	5.0	161	20.9	67.6	11.5	139
Worked at an off-farm job	31.1	26.7	30.4	11.8	161	22.0	54.5	23.6	123
Ran farm errands	31.0	55.7	10.8	2.5	158	13.1	68.3	18.6	145
Milked or cared for farm animals	25.8	44.7	16.4	13.2	159	13.4	56.7	29.9	134
Field work	9.1	44.8	37.0	9.1	154	9.8	58.6	31.6	133
Purchased major farm supplies and equipment	7.7	23.7	56.4	12.2	156	4.2	74.2	21.7	120
Marketed farm products through wholesale buyers or directly to consumers	7.5	18.9	56.6	17.0	159	7.0	77.2	15.8	114
Supervised the farm work of others	5.1	32.5	50.3	12.1	157	5.3	77.2	17.5	114

Table 12. Farm spouses' opinions on family decision-making behavior

Decisions	Usually me	My husband or someone else	My husband and I or someone else	Decision has never come up	Number of respondents
			Percent		
Buy major household appliances	15.8	10.8	69.6	3.8	158
Buy or sell land	2.5	15.6	59.4	22.5	160
Buy major farm equipment	1.9	38.5	46.8	12.8	156
Determine when to sell agricultural products	3.8	45.3	39.0	11.9	159
Produce a crop or livestock	3.2	41.7	37.2	17.9	156
Rent more or less land	1.9	20.6	36.8	40.6	155
Try a new agricultural practice	2.5	37.3	31.0	29.1	158

Table 13. Farm spouses' report on frequency of life pressures

Pressures	Almost never	Occasionally	Daily	Does not apply	Number of respondents
			Percent		
Problems in balancing work and family responsibilities	19.9	41.6	25.5	13.0	161
Lacking control over weather and commodity prices	16.5	44.9	20.9	17.7	158
Indebtedness and debt-servicing problems	28.7	35.0	11.5	24.8	157
Conflict with spouse	39.6	40.9	9.4	10.1	159
Conflict with children	35.4	31.1	8.1	25.5	161
Insufficient support from spouse in farm or family duties	51.3	27.6	5.8	15.4	156
Adjusting to new government policies	23.1	48.1	5.6	23.1	160
No farm help or loss of help when needed	24.2	44.6	5.1	26.1	157
Difficulty with child care arrangements	27.5	11.2	0.0	61.2	160

Table 14. Coping strategies used by farm spouses

Coping strategies	Use a great deal	Use quite a bit	Use somewhat	Never use	Number of respondents
			Percent		
Participate in church activities	41.2	16.2	21.9	20.6	160
Remind myself that for everything bad about farming, there is also something good	32.9	20.6	29.0	17.4	155
Tell myself that success in farming is not the only important thing in life	24.5	24.5	24.5	26.5	155
Notice people who have more difficulties in life than I do	24.2	31.8	36.9	7.0	157
Put up with a lot as long as I make a living from farming	22.5	19.2	21.2	37.1	151
Go on as if nothing is happening	20.1	22.8	31.5	25.5	149
Wish that the situation would go away or somehow be over with	19.6	10.5	41.2	28.8	153
Make a plan of action and follow it	18.4	26.3	36.2	19.1	152
Try to keep my feelings to myself	18.4	25.9	39.9	15.8	158
Don't expect to get much income from farming	17.3	19.3	35.3	28.0	150
Seek support from friends and/or relatives	16.8	11.6	21.9	49.7	155
Seek spiritual support from minister, priest or other	16.8	11.6	21.9	49.7	155
Keep problems secret from others	15.0	13.7	37.9	33.3	153
Become more involved in activities outside the farm	13.9	22.8	39.2	24.1	158
Refuse to think about it	7.3	12.0	42.0	38.7	150
Try to make myself feel better by eating, drinking, smoking, using medication, etc.	5.8	4.5	21.9	67.7	155
Talk to someone who can do something concrete about the problem	5.3	10.6	34.4	49.7	151
Talk to a family counselor or other mental health professional	0.0	0.6	5.2	94.2	155

Table 15. Operator and farm spouse membership in farm and local organizations

Organizations/activities	Spouse				Operator			
	Member	Former member	Never member	Number of respondents	Member	Former member	Never member	Number of respondents
	Percent				Percent			
Any organization, such as National Farmers Organizations, Grange, Farm Bureau, National Farmers Union, Young Farmers and Farm Wives	16.2	16.9	66.9	142	13.5	11.0	75.5	155
Any women's branches of general farm organizations, such as Farm Bureau Women	2.3	0.8	96.9	130	2.0	2.0	96.0	150
Any commodity producers' associations, such as the American Dairy Association or National Wheat Producers Association	8.0	2.2	89.8	137	5.2	1.3	93.5	153
Any women's branches of commodity organizations, such as the Cattlewomen or the Wheathearts	1.5	0.0	98.5	130	3.2	0.6	96.1	154
Women's farm organizations, such as Women for Agriculture, American Agri-Women, or Women Involved in Farm Economics	0.0	0.8	99.2	127	0.0	0.0	100.0	149
Farm political action groups, such as a state Family Farm Movement or National Save the Family Farm Coalition	0.0	0.0	100.0	131	0.0	0.0	100.0	150
Local governing board, such as school board or town council	7.5	13.4	79.1	134	5.3	5.3	89.4	151
Marketing cooperative	10.6	3.0	86.4	132	6.7	1.3	91.9	149
Farm supply cooperative	20.0	3.0	77.0	135	10.5	3.9	85.6	153

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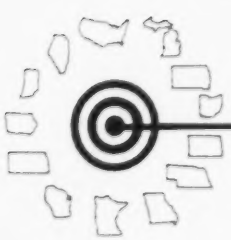

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